

United States Bankruptcy Court
Eastern District of Virginia
701 East Broad Street
Richmond, VA 23219

Case Number 13-35035-KRH
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jamell Ricardo Scott
32 South Cedar Avenue
Henrico, VA 23075

Natasha Denise Scott
32 South Cedar Avenue
Henrico, VA 23075

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s), (if any):

Debtor: xxx-xx-7462

Joint Debtor: xxx-xx-5490

Employer Tax-Identification (EIN) No(s), (if any):

Debtor: NA

Joint Debtor: NA

DISCHARGE OF JOINT DEBTORS

It appearing that the debtors are entitled to a discharge,

IT IS ORDERED:

Jamell Ricardo Scott and Natasha Denise Scott are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

FOR THE COURT

Dated: January 21, 2014

William C. Redden, CLERK

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Eastern District of Virginia

In re:
 Jamell Ricardo Scott
 Natasha Denise Scott
 Debtors

Case No. 13-35035-KRH
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0422-7

User: admin
 Form ID: B18

Page 1 of 2
 Total Noticed: 59

Date Rcvd: Jan 22, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 24, 2014.

db/jdb
 11993716 +Jamell Ricardo Scott, Natasha Denise Scott, 32 South Cedar Avenue, Henrico, VA 23075-1309
 11993718 +Acs/Wells Fargo, 501 Bleecker St, Utica, NY 13501-2401
 11993719 +BCC Financial Management Serv., P.O. Box 590097, Fort Lauderdale, FL 33359-0097
 11993721 +Cash Flow Management, PO BOX 740776, Cincinnati, OH 45274-0776
 11993722 +Cbe Group, 1309 Technology Pkwy, Cedar Falls, IA 50613-6976
 11993723 +Central Furniture Company, Inc., 3700 Mechanicsville Pike, Richmond, VA 23223-1332
 11993724 +Central States, Southeast, etc, P O BOX 511, Des Plaines, IL 60018-0511
 11993724 +Comcast, P.O. Box 3006, Southeastern, PA 19398-3006
 11993731 +Dinwiddie Cnty Treasurer's, PO Box 178, Dinwiddie, VA 23841-0178
 11993732 +Diversified Consultants, Inc., P O Box 551268, Jacksonville, FL 32255-1268
 11993733 +Dominion, P.O. Box 12083, Richmond, VA 23241-0083
 11993734 +Dt Credit, 4020 E Indian School Rd, Phoenix, AZ 85018-5220
 11993735 +Eastern Account System, 75 Glen Rd Ste 110, Sandy Hook, CT 06482-1175
 11993737 ++FOCUSED RECOVERY SOLUTIONS, 9701 METROPOLITAN COURT, STE B, RICHMOND VA 23236-3690
 (address filed with court: Focused Recovery Solut, 9701 Metropolitan Ct Ste,
 North Chesterfield, VA 23236-0000)
 11993736 +Focused Recovery, P.O. Box 63355, Charlotte, NC 28263-3355
 11993738 +GC Services, Limited Partnership Coll. Agen, 6330 Gulfron, Houston, TX 77081-1108
 11993739 +Great Expressions, 4859 Finlay Street, Henrico, VA 23231-2808
 11993741 +Henrico Doctors, PO Box 740760, Cincinnati, OH 45274-0760
 11993742 +Horizon Fin, 00000-0000
 11993743 +J Sargent Reynolds, P.O. Box 85622, Richmond, VA 23285-5622
 11993745 +LCA Collections, P.O. Box 2240, Burlington, NC 27216-2240
 11993744 +LabCorp, P.O. Box 2240, Burlington, NC 27216-2240
 11993747 +MCV Physicians, 1601 Willow Lawn Dr. Ste 275, Richmond, VA 23230-3422
 11993750 +Patient First, PO Box 758941, Baltimore, MD 21275-8941
 11993751 +Penn Credit Corp, P.O. Box 988, Harrisburg, PA 17108-0988
 11993752 +Personal Property Bill, 32 S. Cedar Avenue, Henrico, VA 23075-1309
 11993754 +Radiology Assoc of Richmond, P.O. Box 79923, Baltimore, MD 21279-0923
 11993755 +Rahman Group, 8905-B Three Chopt Road,, Suite 1, Henrico, VA 23229-4614
 11993758 +Retreat Internal Medicine LLC, PO Box 740776, Cincinnati, OH 45274-0776
 11993759 +Richmond Emergency Physicians, P.O.Box 79013, Baltimore, MD 21279-0013
 11993760 +Richmond Health System, St. Mary's Hospital, P.O. Box 409553, Atlanta, GA 30384-9553
 11993762 +TRS Recovery Services, Inc., P O Box 60022, City Of Industry, CA 91716-0022
 11993761 +Target Corporation, P.O. Box 038994, Tuscaloosa, AL 35403-8994
 11993766 ++U S DEPARTMENT OF EDUCATION, P O BOX 5609, GREENVILLE TX 75403-5609
 (address filed with court: Us Dept Ed, Po Box 7202, Utica, NY 13504-7202)
 11994633 +U.S. Attorney's Office, 600 E. Main Street, 18th Floor, Richmond, VA 23219-2430
 11993764 +UNITED CONSUMER, INC, PO BOX 4466, Woodbridge, VA 22194-4466
 11993763 +Ubs Inc, 10075 W Colfax Ave, Lakewood, CO 80215-3907
 11993765 +United Resource Syst, 10075 W Colfax Ave, Lakewood, CO 80215-3907
 11993767 +Us Dept Of Ed/Glelsi, Po Box 7860, Madison, WI 53707-7860
 11993768 +VCU Health Sysrems, P.O. Box 758721, Baltimore, MD 21275-8721
 11993771 +Virginia Credit Union, P. O. Box 90010, Richmond, VA 23225-9010
 11993772 +Virginia Emergency Phys LLP, 75 Remittance Drive, Suite 1151, Chicago, IL 60675-1151
 11993773 +Virtuoso Sourcing Group, PO Box 8546, Omaha, NE 68108-0546

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr EDI: QRMTERRY.COM Jan 23 2014 02:58:00 Roy M. Terry, Jr., Sands Anderson PC,
 P.O. Box 2188, Richmond, VA 23218-2188
 11993717 +E-mail/Text: legal@alliedcashadvance.com Jan 23 2014 03:04:46 Allied Title Lending LLC,
 7955 NW 12th St, Suite #300, Miami, FL 33126-1823
 11993720 +E-mail/Text: bankruptcy@cashcall.com Jan 23 2014 03:05:32 Cashcall Inc, 1600 S Douglass Rd,
 Anaheim, CA 92806-5948
 11993725 E-mail/Text: crbankruptcy@commrad.com Jan 23 2014 03:05:25 Commonwealth Radiology, PC,
 1508 Willow Lawn Drive, Suite 117, Richmond, VA 23230-3421
 11993726 +E-mail/Text: bankruptcy@co.henrico.va.us Jan 23 2014 03:05:25 County of Henrico,
 P.O. Box 90775, Henrico, VA 23273-0775
 11993727 E-mail/Text: bankruptcy@co.henrico.va.us Jan 23 2014 03:05:25 County of Henrico,
 P.O.Box 90799, Henrico, VA 23228-0799
 11993729 +E-mail/Text: wendie@creditmgt.com Jan 23 2014 03:04:45 Credit Management Cont, Po Box 1654,
 Green Bay, WI 54305-1654
 11993730 +E-mail/Text: electronicbkydocs@nelnet.net Jan 23 2014 03:04:58 Dept Of Education/Neln,
 121 S 13th St, Lincoln, NE 68508-1904
 11993740 +E-mail/Text: bkynotice@harvardcollect.com Jan 23 2014 03:05:37 Harvard Collection,
 4839 N Elston Ave, Chicago, IL 60630-2589
 11993746 E-mail/Text: mgr@collection-professionals.com Jan 23 2014 03:04:07 Marauder Corporation,
 74923 Highway 111, Indian Wells, CA 92210-0000
 11993748 +E-mail/Text: bankruptcydepartment@ncogroup.com Jan 23 2014 03:05:09 Nco Fin/38,
 2360 Campbell Crk Ste 50, Richardson, TX 75082-4452
 11993749 +E-mail/Text: bankruptcydepartment@ncogroup.com Jan 23 2014 03:05:09 Nco Fin/99,
 Po Box 15636, Wilmington, DE 19850-5636

District/off: 0422-7

User: admin
Form ID: B18

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Total Noticed: 59

Date Rcvd: Jan 22, 2014

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

11993756 +E-mail/Text: colleen.atkinson@rmscollect.com Jan 23 2014 03:05:33 Receivable Management,
7206 Hull Street Rd Ste, North Chesterfield, VA 23235-5826
11993757 E-mail/Text: colleen.atkinson@rmscollect.com Jan 23 2014 03:05:33 Receivables Management,
P.O.Box 8630, Richmond, VA 23226-0630
11993769 +EDI: AFNIVERIZONE.COM Jan 23 2014 02:58:00 Verizon, 500 Technology Dr Ste 30,
Weldon Spring, MO 63304-2225
11993770 +EDI: AFNIVZWIRE.COM Jan 23 2014 02:58:00 Verizon Wireless, PO 610029,
Dallas, TX 75261-0029
11993771 +EDI: VACU.COM Jan 23 2014 02:58:00 Virginia Credit Union, P. O. Box 90010,
Richmond, VA 23225-9010

TOTAL: 17

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

11993728 ##+Credit Adjustment Bo, 306 East Grace Street, Richmond, VA 23219-1795
11993753 ##+Pmab Llc, 5970 Fairview Rd Ste 800, Charlotte, NC 28210-0091

TOTALS: 0, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 24, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 21, 2014 at the address(es) listed below:

Joseph S. Massie, III on behalf of Debtor Jamell Ricardo Scott jmassie@massielawfirm.com,
bjohnson@massielawfirm.com;massielaw@gmail.com;sgoodwin@massielawfirm.com
Joseph S. Massie, III on behalf of Joint Debtor Natasha Denise Scott jmassie@massielawfirm.com,
bjohnson@massielawfirm.com;massielaw@gmail.com;sgoodwin@massielawfirm.com
Roy M. Terry, Jr. rterry@sandsanderson.com, gcross@sandsanderson.com;rterry@ecf.epiqsystems.com
TOTAL: 3